## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

## LISTING OF CLAIMS:

1-23. (Cancelled)

24. (Previously Presented) In a data processing system for facilitating a financial transaction between a payer and a payee using a personal payment number permitting only one-way credit-only funds transfer, said personal payment number comprising routing information for directing a personal payment number transaction to a personal payment number site and an identifier unique to a payee, wherein prior to a payer-initiated transaction a personal payment number is obtained by a payee and communicated to a payer, a method of processing a one-way credit-only funds transfer comprising:

receiving a payment message from the payer, said payment message containing the personal payment number and an amount to be paid in a transaction;

creating a transaction message incorporating the personal payment number and the amount to be paid;

routing the transaction message to the personal payment number site;

modifying the transaction message by replacing information in the personal payment number with information in a database linked to the personal payment number, wherein the linked information identifies the account number of the payee and a routing number of a financial institution associated with the payee; and

routing the modified transaction message to the financial institution associated with the payee for completion.

25.    (Previously Presented)  The method of claim 24, wherein the database stores personal payment number information pertaining to a plurality of payees and respective linked financial institutions.

26.    (Previously Presented)  The method of claim 24, further comprising:

at the personal payment number site, validating the received personal payment number information against information stored in the database, wherein if the personal payment number is not valid, then not performing the modifying and the routing of the transaction message.

27.    (Currently Amended)  A method of implementing a personal payment number transaction comprising:

communicating a personal payment number to a payer, said personal payment number having a format comprising:

routing information to direct financial transaction information to a particular institution among a plurality of institutions using a computer network, and

a unique identification of a payee associated with said particular institution, wherein said personal payment number identifying identifies an account into which funds can be transferred but from which funds cannot be transferred; and

forwarding transaction information including the personal payment number and a transaction amount from the payer to a financial institution associated with the payer;

creating a transaction message containing the account details of the payer, the personal payment number, and the transaction amount;

routing the transaction message to the particular financial institution indicated by the routing information;

accessing a database having a data structure linking an account number of the account with information of the personal payment number; and

receiving funds in the account via a personal payment number transaction initiated by the payer.

28.     (Previously Presented)  The method of claim 27, wherein the personal payment number is communicated by way of an invoice requesting payment of goods or services provided.

29.     (Previously Presented)  The method of claim 27, wherein the personal payment number is communicated by way of displaying the number within a webpage.

30.     (Previously Presented)  The method of claim 27, wherein the personal payment number is communicated by way of email.

31.    (Previously Presented)  The method of claim 27, wherein the personal payment number is communicated to the payer by way of the payer accessing a database including a directory of personal payment numbers.

32.    (Previously Presented)  The method of claim 27, wherein the personal payment number is communicated by way of documentation or program code of a software package.

33.    (Previously Presented)  The method of claim 27, wherein the personal payment number is communicated by way of an ATM.

34.    (Cancelled)

35.    (New)  The method of claim 24, wherein the personal payment number is communicated to the payer by bearing indicia of the personal payment number on a financial transaction card.

36.    (New)  The method of claim 24, wherein the personal payment number is communicated to the payer by printing the personal payment number onto an existing financial transaction card of the payer.

37.    (New)  The method of claim 27, wherein the personal payment number is communicated to the payer by way of bearing indicia of the personal payment number on a financial transaction card.

38.    (New)  The method of claim 27, wherein the personal payment number is communicated to the payer by way of printing the personal payment number onto an existing financial transaction card of the payer.